

(Official Form 1) (12/03)

<b>FORM B1</b>		<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>	<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): Richmond, Velma J.		Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): Velma J. Richmond - Baxter Velma J. Baxter		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):	
Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 9927		Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all):	
Street Address of Debtor (No. & Street, City, State & Zip Code): 852 E. 167th Place South Holland, Illinois 60473		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):	
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):	
Location of Principal Assets of Business Debtor (if different from street address above):		Attorney: Steven A. Leahy, 6273453 The Law Office of Steven A. Leahy 150 North Michigan Avenue Suite 1100 Chicago, Illinois 60601 ph: 312.664.6649	

**Information Regarding the Debtor (Check the Applicable Boxes)**

**Venue (Check any applicable box)**

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

**Type of Debtor (Check all boxes that apply)**

- ☒ Individual(s) ☐ Railroad  
☐ Corporation ☐ Stockbroker  
☐ Partnership ☐ Commodity Broker  
☐ Other ☐ Clearing Bank

**Chapter or Section of Bankruptcy Code Under Which  
the Petition is Filed (Check one box)**

- ☐ Chapter 7 ☐ Chapter 11 ☒ Chapter 13  
☐ Chapter 9 ☐ Chapter 12  
☐

**Nature of Debts (Check one box)**

- ☒ Consumer/Non-Business ☐ Business

**Chapter 11 Small Business (Check all boxes that apply)**

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101  
☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

**Filing Fee (Check one box)**

- ☒ Full Filing Fee attached  
☐ Filing Fee to be paid in installments (Applicable to individuals only)  
Must attach signed application for the court's consideration  
certifying that the debtor is unable to pay the filing fee in full.  
Rule

**Statistical/Administrative Information (Estimates only)**

- ☒ Debtor estimates that funds will be available for distribution to unsecured creditors.  
☐ Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

1-15	16-49	50-99	100-199	200-999
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

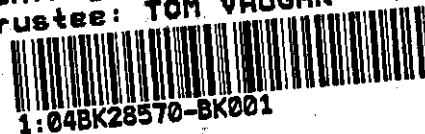
Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

U.S. Bankruptcy Court  
Northern District of Illinois  
Filed: 08/02/2004  
Time: 16:42:21  
Debtor: VELMA J RICHMOND  
Case: 04-28570 Fee: 194  
Chapter: 13 Rec. #: 3093849  
Judge: Jack Schmutterer  
341 mts: 08/30/2004 @ 03:00PM  
ConfHrs: 10/06/2004 @ 12:30PM  
Trustee: TOM VAUGHN



1:04BK28570-BK001

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Velma J. Richmond

Location

**Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Where Filed:

NONE

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: NONE

Case Number:

Date Filed:

District:

Relationship:

Judge:

## **Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Velma J. Richmond  
Signature of Debtor

X \_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

\_\_\_\_\_  
Date

**Signature of Attorney**

X Steven A. Leahy  
Signature of Attorney for Debtor(s)  
STEVEN A. LEAHY 6273453  
Printed Name of Attorney for Debtor(s)

The Law Office of Steven A. Leahy  
Firm Name

150 North Michigan Avenue  
Address

Suite 1100 Chicago, Illinois 60601

312.664.6649  
Telephone Number

\_\_\_\_\_  
Date

## **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

## **Signatures**

### **Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

### **Exhibit B**

((To be completed if debtor is an individual whose debts are primarily consumer debts))

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X Steven A. Leahy  
Signature of Attorney for Debtor(s)

\_\_\_\_\_  
Date

### **Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.  
☒ No

## **Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

\_\_\_\_\_  
Printed Name of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security Number (Required by 11 U.S.C. § 110(c).)

\_\_\_\_\_  
Address

\_\_\_\_\_  
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110, 18 U.S.C. § 156.

1ST NATIONWIDE  
99 LONG CT STE 201  
THOUSAND OAKS, CA 91360

AMERICREDIT  
801 CHERRY ST STE 3900  
FORT WORTH, TX 76102

CAPITAL ONE BANK  
PO BOX 85520  
RICHMOND, VA 23285

CATH/CBUSA  
PO BOX 9714  
GRAY, TN 37615

CATH/CBUSA  
POB 9062  
GRAY, TN 37615

CBUSASEARS  
13200 SMITH RD  
CLEVELAND, OH 44130

CHILDRENS PL/CBUSA NA  
PO BOX 9714  
GRAY, TN 37615

CHLD/CBUSA  
PO BOX 5002  
SIOUX FALLS, SD 57117

CITIFINANCIAL  
PO BOX 166889  
IRVING, TX 75016

CITIFINANCIAL RETAIL S  
PO BOX 6080  
NEWARK, DE 19714

CONCORD FINANCIAL SVCS  
PO BOX 9002  
MELVILLE, NY 11747

CREDIT UNION 1  
200 E CHAMPAIGN AVE  
RANTOUL, IL 61866

CREDIT UNION ONE A D  
PO BOX 200  
RANTOUL, IL 61866

DISCOVER FINANCIAL SVC  
PO BOX 15316  
WILMINGTON, DE 19850

FORD CRED  
PO BOX BOX 542000  
OMAHA, NE 68154

HB/CARSONS  
140 W INDUSTRIAL DR  
ELMHURST, IL 60126

HB/VALUCTY  
PO BOX 15524  
WILMINGTON, DE 19850

HDMBGA/CDTCR  
POB 103047  
ROSWELL, GA 30076

HHLD BANK/WICKES  
90 CHRISTIANA RD  
NEW CASTLE, DE 19720

HOME DEPOT/MBGA  
PO BOX 103000  
ROSWELL, GA 30076

HOMEQ  
PO BOX 997126  
SACRAMENTO, CA 95899

KOHL'S  
N56 W 17000 RIDGEWOOD DR  
MENOMONEE FALLS, WI 53051

MEDCLR INC  
POB 8547  
PHILADELPHIA, PA 19101

NATIONWIDE COMMERCIAL  
3435 N CICERO AVE  
CHICAGO, IL 60641

**NBGL-CARSONS**  
**140 W INDUSTRIAL DR**  
**ELMHURST, IL 60126**

**NICOR GAS**  
**1844 FERRY ROAD**  
**NAPERVILLE, IL 60563**

**PALISADES COLLECTION L**  
**210 SYLVAN AVE**  
**ENGLEWOOD, NJ 07632**

**PROVIDIAN FINANCIAL**  
**PO BOX 9180**  
**PLEASANTON, CA 94566**

**RICKENBACKER INDUSTRIE**  
**7568 MONTEREY ST**  
**GILROY, CA 95020**

**RNB - TARGET**  
**PO BOX 9745**  
**MINNEAPOLIS, MN 55440**

**SPIEGEL**  
**101 CROSSWAY PARK WEST**  
**WOODBURY, NY 11797**

**WASHINGTON MUTUAL BANK**  
**9601 MCALLISTER FWY**  
**SAN ANTONIO, TX 78216**

**WFNNB/ASHLEY STEWART**  
**220 W SCHROCK RD**  
**WESTERVILLE, OH 43081**